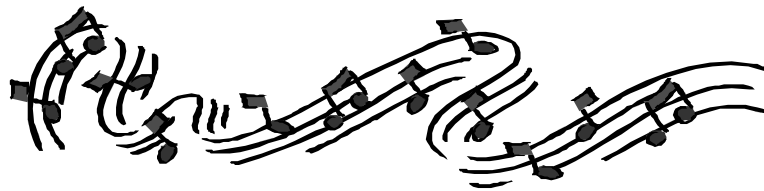


## Director's Corner



VA Regional Office  
New Orleans, LA.  
Issue 12  
Summer 2005




We are halfway through Fiscal Year 2005, and the New Orleans Regional Office has faced many

challenges providing benefits and services for the veterans of Louisiana. With those challenges have come successful outcomes as well.

Operations Enduring Freedom and Iraqi Freedom have been supported by thousands of troops from our state. These returning servicemen and servicewomen deserve the best service we can provide. In no way does that mean any decrease of service for all other veterans who file a claim for benefits.

We will continue to develop partnerships with military installations, veterans service organizations, Parish Service Officers of the Louisiana Department of Veterans Affairs, and appropriate community groups to help get the Department's message out to our veterans. Also, we will all work together to help veterans throughout the claims process.

Our Vocational Rehabilitation and Employment Division is moving full speed ahead providing our service-connected disabled veterans with assistance in finding employment and educational training.

I look forward to more positive results as we assist veterans and their beneficiaries in the process of attaining well-deserved benefits and help with their readjustment to civilian life. 

Sincerely,

Rowland A. Christian  
New Orleans Regional Office Director

## New Law Allows Higher Limits In VA Home Loan Program

New legislation signed by President Bush makes home ownership more affordable for many veterans.

Changes under the law mean veterans will be able to get no-down payment loans of up to \$359,700. The previous ceiling was \$240,000.

Now, more than ever, veterans will be able to make their dreams of home ownership a reality. VA-guaranteed home loans are made by banks and mortgage companies to veterans, service members, national guardsmen, and reservists. With VA guaranteeing part of the loan, veterans can receive a good interest rate without having to make a down payment.

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LA VA News





## Veterans Affairs Services

Veterans Affairs Services is a private company based in California. In

addition to providing information about VA and other governmental benefits, their agents market private investments and financial products. A VA Medical Center learned of the group while making plans to brief a Guard unit. They were informed by the Commander that someone had already performed a briefing for them the prior week. He also mentioned that members of the unit were a bit put off that the VA representative was selling items to the Guard members. Their Website is <http://www.vaservices.org>. The Web page has an imbedded disclaimer that states *"Veterans Affairs Services is a non-profit veterans service organization dedicated to serving the U.S. Armed Forces. This organization is in no way associated with the Federal government"* but they are creating confusion in the minds of some as to whether they are agents of VA or not. Their name and seal surely give the impression of linkage to the Federal government. They also avoid saying on the Web page that they will be selling financial products. They state that they are authorized to train active duty, reserve, and national guard units in VA benefits. Although Veterans Affairs Services describes itself as a nonprofit veterans service organization, their agents are members of the Military Financial Planning Association, which is a for-profit association. ❧

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### *Home Loan Program (continued from page 1)*

The changes took effect December 10, 2004, when President Bush signed into law the Veterans Benefits Improvement Act of 2004. The law also allows for loan limits to keep pace with rising home values. The new law allows VA to guarantee one-year adjustable rate mortgages (ARMs), and it extends through 2008 VA's "hybrid ARM program" which allows veterans to lock in a favorable interest rate for at least three years. ❧

## Low-Cost "Traumatic Injury" Insurance

Secretary of Veterans Affairs Jim Nicholson has backed proposed legislation creating low-cost "traumatic injury" insurance for members of the armed forces.

"We need to do all we can to help these veterans badly injured on the battlefield," said Nicholson, a combat-decorated veteran of the Vietnam War.

"Low-cost traumatic injury insurance is a big step toward providing security for the families of veterans." Secretary Nicholson endorsed the legislation during a press conference April 19, 2005, attended by the provision's sponsor, Senator Larry E. Craig (R-Idaho) and Dr. David S. Chu, Under Secretary of Defense for Personnel and Readiness.

Under Senator Craig's legislation, service members could purchase low-cost "traumatic injury" insurance that would provide a lump-sum payment up to \$100,000 for certain catastrophic injuries that occurred on active duty.

*continued on page 3*

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## Reaching Out to Veterans Exposed to Mustard Agents

The Department of Veterans Affairs (VA) has announced a national outreach campaign to locate veterans who were exposed to mustard gas or the chemical weapon Lewisite during their service. "Many of these veterans have already sacrificed for their country, above and beyond the normal call of duty," said Secretary of Veterans Affairs Jim Nicholson. "At VA, we will ensure they receive the benefits and care they have earned. Most of these veterans participated in chemical testing programs during World War II. They were exposed to mustard agents which includes sulfur and nitrogen mustard, and Lewisite which is a blister-producing chemical that contains organic arsenic.

*continued on page 3*


## What is Concurrent Receipt?

Simply put, Concurrent Receipt means that qualified military retirees will be paid both their full military retirement pay and VA disability compensation. This recently-passed law phases out the VA disability offset which means that military retirees with 20 or more years of service and a 50% (or higher) VA-rated disability will no longer have their military retirement reduced by the amount of their VA disability compensation.

This program is run by the Department of Defense. It is not a VA program. If you are qualified for concurrent receipt, you should have automatically received an increase in your military retirement in January 2004.

To qualify for concurrent receipt, you must be a military retiree with 20 or more years of service.

This includes Chapter 61

Medical Retirees with 20 years or more, or National Guardsmen and Reservist with 20 or more good years and have a service-related VA disability of 50% or higher. To investigate further, please contact the Defense Finance and Accounting Service (DFAS) at **1-800-321-1080**. 



### 2005 Disability Compensation Rates

<b>10 percent . . \$108</b>	<b>60 percent . . . \$839</b>
<b>20 percent . . \$210</b>	<b>70 percent . . \$1,056</b>
<b>30 percent . . \$324</b>	<b>80 percent . . \$1,227</b>
<b>40 percent . . \$466</b>	<b>90 percent . . \$1,380</b>
<b>50 percent . . \$663</b>	<b>100 percent . \$2,299</b>


## Mustard Agents (continued from page 2)

VA launched an awareness campaign in 1993 about benefits for veterans exposed to chemical warfare materials. This new effort includes direct mailings to veterans newly identified by the Department of Defense (DoD).

Most of these “mustard gas veterans” took part in DoD tests during World War II. The tests were designed to evaluate clothing, ointments, and equipment that would protect American troops from mustard agent attacks. As part of those tests, DoD reported some participants were exposed to a drop of a chemical-warfare agent on an


arm, while others had full-body exposure in test chambers, sometimes with limited protective clothing. According to DoD, approximately 4,500 service members were exposed to these agents.

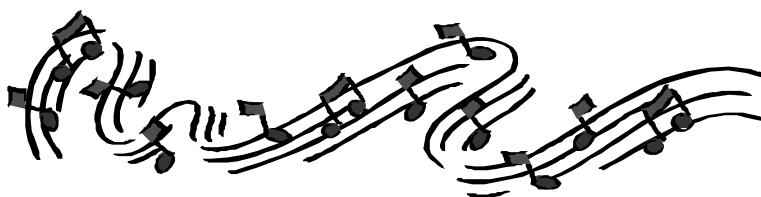
VA is mailing information to the veterans and survivors within the first group of participants identified by DoD. The information covers VA medical and financial benefits, data about the effects of exposure to chemical warfare agents, and telephone numbers for VA and DoD offices involved in the outreach campaign. VA is continuing to seek addresses of additional veterans and survivors.

The New Orleans VA Regional Office invites veterans to file disability compensation claims for any condition related to service, including exposure to mustard agents and Lewisite. Veterans or their survivors with questions about these benefits should contact the veterans special issue hotline at **1-800-749-8387** or visit VA’s benefits Web site at [www.vba.va.gov](http://www.vba.va.gov). 

## Low Cost Insurance (continued from page 2)

The coverage would also be available to members of the National Guard and Reserves. The insurance premiums would be deducted from service members' monthly pay. The amount has not yet been determined. Receiving the insurance would be in addition to disability compensation or medical care a veteran can receive from the Department of Veterans Affairs (VA). Some of the catastrophic injuries covered by the insurance are:

- Permanent loss of sight;
- Quadriplegia and paraplegia;
- Loss of a hand or foot;
- Loss of hearing or speech; and
- Coma. 



# VA FACILITIES ADDRESSES AND TELEPHONE NUMBERS:

## VA Regional Office, New Orleans

701 Loyola Avenue  
New Orleans, LA 70113

**1-800-827-1000**

## Interview Lobby Hours of Operation

**7:30 am to 4:30 pm**

## Readjustment Counseling Services

*(Vet Center)*

2200 Veterans Boulevard, Suite 114  
Kenner, LA 70065

**(504) 464-4743**

## Regional Processing Office

*(Education Claims)*

PO Box 8888

Muskogee, OK 74402-8888

**1-888-GIBILL1 (442-4551)**

Telephone number for Chapter 30  
self-verification **1-877-823-2378**

## Veterans Health Administration

Toll-Free Hotline *(Medical Care)*

**1-877-222-8387**

## VA EFT Information Hotline

*(Electronic Funds Transfer - direct deposit)*

**1-877-838-2778**

## VA Insurance Center, Philadelphia

*(VA Insurance)*

PO Box 42954

Philadelphia, PA 19101

**1-800-669-8477**

## VA Health Administration Center

*(CHAMPVA and Spina Bifida health care)*

**1-800-733-8387**

## CHAMPVA Inquiries:

PO Box 65023

Denver, CO 80206-5023

## CHAMPVA Claims:

PO Box 65024

Denver, CO 80206-5024

## Spina Bifida Inquiries

**and Claims:**

PO Box 65025

Denver, CO 80206-5025

## Foreign Medical Program Office

*(Medical Treatment Abroad)*

PO Box 65021

Denver, Co 80206-5021

**(303) 331-7590**

## National Cemetery Administration

**Office of Memorial Programs**

*(Headstones and Markers)*

810 Vermont Avenue, NW

Washington, DC 20420

**1-800-697-6947**

## Disabled Soldier Support System

*(DS3)*

**1-800-833-6622**

## National Cemeteries

### Baton Rouge

220 N. 19th Street

Baton Rouge, LA 70806

**(225) 654-3767**

### Alexandria

209 E. Shamrock Street

Alexandria, LA 71360

**(601) 445-4981**

### Port Hudson

20978 Port Hickey Road

Zachary, LA 70791

**(225) 654-3767**

## Loan Guaranty Eligibility Center

*(Certificates of Eligibility)*

PO Box 240097

Los Angeles, CA 90024

**1-888-487-1970**

## Telecommunications Device

**for the Deaf (TDD) Unit**

Chicago VA Regional Office

**1-800-829-4833**

## Gulf War / Agent Orange Helpline

**1-800-749-8387**

## Internet Sites of Interest

- > VA Web Site: <http://www.va.gov>
- > Loan Guaranty Property Management: <http://mirage.towerauction.net>
- > Loan Guaranty Eligibility Center: <http://www.vahomes.org/la/home.htm>
- > VA Web Automated Reference Materials System (WARMS):  
<http://www.vba-arms.intecwash.navy.mil>
- > Gold Star Mothers of America: <http://www.goldstarmoms.com>
- > Sons & Daughters In Touch (Memorial): <http://www.sdit.org>
- > Vietnam Veterans Memorial: <http://www.nps.gov/vive>
- > The Moving Wall (Memorial): <http://www.virtualwall.org>
- > Operation Enduring Freedom/Operation Iraqi Freedom:  
<http://www.vba.va.gov/EFIF>

